

**Information to identify the case:**

Debtor 1	<u>Christopher Soloninkin</u>	Social Security number or ITIN	xxx-xx-1010
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kristine Anne Soloninkin</u>	Social Security number or ITIN	xxx-xx-4819
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23569-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher Soloninkin

Kristine Anne Soloninkin  
fka Kristine A. Kelsey

11/13/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Soloninkin  
 Kristine Anne Soloninkin  
 Debtors

Case No. 18-23569-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb  
 517631522 +Christopher Soloninkin, Kristine Anne Soloninkin, 104 Pier Lane, Fairfield, NJ 07004-2113  
 +Aaron & Company, c/o Turner Law Firm, LLC, 76 South Orange Avenue,  
 South Orange, NJ 07079-1935  
 517631523 Advanced Health Partners, BOx 870, Newburgh, NY 12551-0870  
 517631524 +All Jacked Up, LLC dba Retro Fitness, c/o Zakim & Zakim, PC, 190 Moore Street, Suite 306,  
 Hackensack, NJ 07601-7418  
 517631527 American Honda Finance, 200 Little Falls Drive, Wilmington, DE 19808  
 517631529 +Associated Credit Svc, 115 Flanders Road, Ste 140, Westborough, MA 01581-1087  
 517631531 +Bergen W. Pediatric Center, PA, 541 Cedar Hill Avenue, Wyckoff, NJ 07481-2150  
 517631532 +C and M Kintiroglou, MDs, PA, 1500 Pleasant Valley Way, Suite 301,  
 West Orange, NJ 07052-2956  
 517631535 +Cedar Grove Foot Ankle Specialists, PC, 886 Pompton Avenue, Suite A-1,  
 Cedar Grove, NJ 07009-1257  
 517631537 +Christopher Jones, MD, 1129 Bloomfield Avenue, West Caldwell, NJ 07006-7127  
 517631539 +Claeys Emolo, c/o Emolo & Collini, Esqs., 375 Broadway, Paterson, NJ 07501-2294  
 517631544 +DSNB American Express, Box 8218, Mason, OH 45040-8218  
 517631542 +Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700  
 517631543 +Doctors Office of West Caldwell, LLC, 484 Temple Hill Road, Suite 104,  
 New Windsor, NY 12553-5529  
 517631545 EZ Pass NJ, Box 52002, Newark, NJ 07101-8202  
 517631547 +HSBC, 1800 Tysons Blvd, Mc Lean, VA 22102-4267  
 517631550 +Jersey Rehab PA 1, 15 Newark Avenue, Belleville, NJ 07109-1123  
 517631552 +Matthew J. Marano, Jr., MD, LLC, 200 South Orange Avenue, Suite 209,  
 Livingston, NJ 07039-5817  
 517631554 +Montville Veterinary Group, 3 Main Road, Montville, NJ 07045-9539  
 517631556 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 517631562 +PSEG, Box 14444, New Brunswick, NJ 08906-4444  
 517631557 +Paul M. Figlia, MD, PA, 1500 Pleasant Valley Way, Suite 307, West Orange, NJ 07052-2956  
 517631558 +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 517631560 +Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517631561 Progressive Financial Services, Inc., Box 22083, Tempe, AZ 85285-2083  
 517631567 Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129  
 517631568 Sportscare of America, PC, 11 Eagle Rock Avenue, Suite 201, East Hanover, NJ 07936-3167  
 517631569 Stonleigh Recovery Assoc., Box 1118, Charlotte, NC 28201-1118  
 517631570 Sunrise Credit Services, Inc., Box 9100, Farmingdale, NY 11735-9100  
 517631571 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 517631572 +United Collection Bureau, Box 1418, Maumee, OH 43537-8418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: HNDA.COM Nov 14 2019 04:48:00 American Honda Finance Corp., P.O. Box 168088,  
 Irving, TX 75016-8088  
 517631528 +EDI: ARSN.COM Nov 14 2019 04:48:00 ARS National Services, Box 469046,  
 Escondido, CA 92046-9046  
 517631525 +EDI: GMACFS.COM Nov 14 2019 04:48:00 Ally Financial, Box 380901,  
 Bloomington, MN 55438-0901  
 517631526 +EDI: AMEREXPR.COM Nov 14 2019 04:48:00 American Express Bank, FSB, 4315 South 2700 West,  
 Salt Lake City, UT 84184-0002  
 517631530 +EDI: BANKAMER2.COM Nov 14 2019 04:48:00 Bank of America, NA, 100 North Tryon Street,  
 Charlotte, NC 28202-4000  
 517631533 +E-mail/Text: bankruptcy@usecapital.com Nov 14 2019 00:50:37 Capital Accounts, Box 140065,  
 Nashville, TN 37214-0065  
 517631534 +EDI: CAPITALONE.COM Nov 14 2019 04:48:00 Capital One Bank, 4851 Cox Road,  
 Glen Allen, VA 23060-6293  
 517631536 +EDI: CHASE.COM Nov 14 2019 04:48:00 Chase Bank, NA, 200 White Clay Center Drive,  
 Newark, DE 19711-5466  
 517631538 +EDI: CITICORP.COM Nov 14 2019 04:48:00 CitiBank, NA, 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517631540 +EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank, One Righter Pkwy, Suite 100,  
 Wilmington, DE 19803-1533  
 517631541 EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank/VS, Box 659728,  
 San Antonio, TX 78265-9728  
 517631546 +EDI: CITICORP.COM Nov 14 2019 04:48:00 Home Depot, Box 6497, Sioux Falls, SD 57117-6497  
 517631548 +EDI: IIC9.COM Nov 14 2019 04:48:00 IC System, 444 Highway 96 East, Box 64378,  
 Saint Paul, MN 55127-2557  
 517631549 EDI: IRS.COM Nov 14 2019 04:48:00 Internal Revenue Service, Box 7346,  
 Philadelphia, PA 19101-7346  
 517631551 +E-mail/Text: bncnotices@becket-lee.com Nov 14 2019 00:48:28 Kohl's/Capone, Box 3115,  
 Milwaukee, WI 53201-3115

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 56

Date Rcvd: Nov 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517631553 +EDI: MID8.COM Nov 14 2019 04:48:00 Midland Funding LLC, 2365 Northside Drive, Ste 30,  
San Diego, CA 92108-2709  
517631559 +EDI: PRA.COM Nov 14 2019 04:48:00 Portfolio Recovery Services, 120 Corporate Blvd,  
Ste 100, Norfolk, VA 23502-4952  
517631563 +EDI: RMCB.COM Nov 14 2019 04:48:00 RMCB, 4 Westchester Plaza, Suite 110,  
Elmsford, NY 10523-3835  
517631564 +E-mail/Text: rwjebn@rwjbh.org Nov 14 2019 00:50:25 Robert Wood Johnson Univ. Hosp.,  
1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1966  
517631565 E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Saint Barnabas Med Ctr, Box 29960,  
New York, NY 10087-9960  
517631566 +E-mail/Text: bankruptcy@bbandt.com Nov 14 2019 00:49:29 Sheffield Financial Corp.,  
Box 1847, Wilson, NC 27894-1847  
517633071 +EDI: RMSC.COM Nov 14 2019 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517631573 +EDI: VERIZONCOMB.COM Nov 14 2019 04:48:00 Verizon, Box 28000,  
Lehigh Valley, PA 18002-8000

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517631555\* +Montville Veterinary Group, LLC, 3 Main Road, Montville, NJ 07045-9539

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Andrew R. Turner on behalf of Creditor Aaron & Company courts@turnerlaw.net  
Andrew R. Turner on behalf of Plaintiff Aaron & Co. courts@turnerlaw.net  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association, as Trustee, et al... rsolarz@kmlawgroup.com  
Roger Chavez on behalf of Defendant Christopher Soloninkin rchavez01@aol.com,  
rchavez@chavezlegal.com  
Roger Chavez on behalf of Defendant Kristine Anne Soloninkin rchavez01@aol.com,  
rchavez@chavezlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8